Exhibit 6

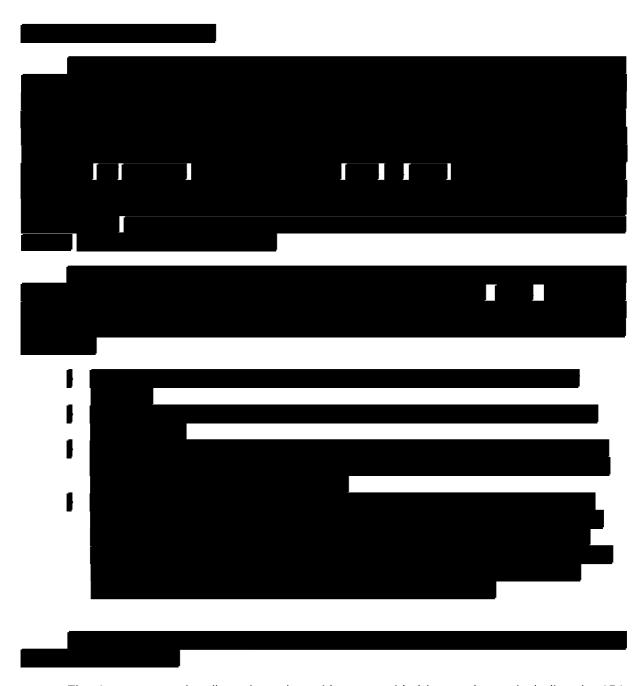
REDACTED Public Version



February 22, 2018



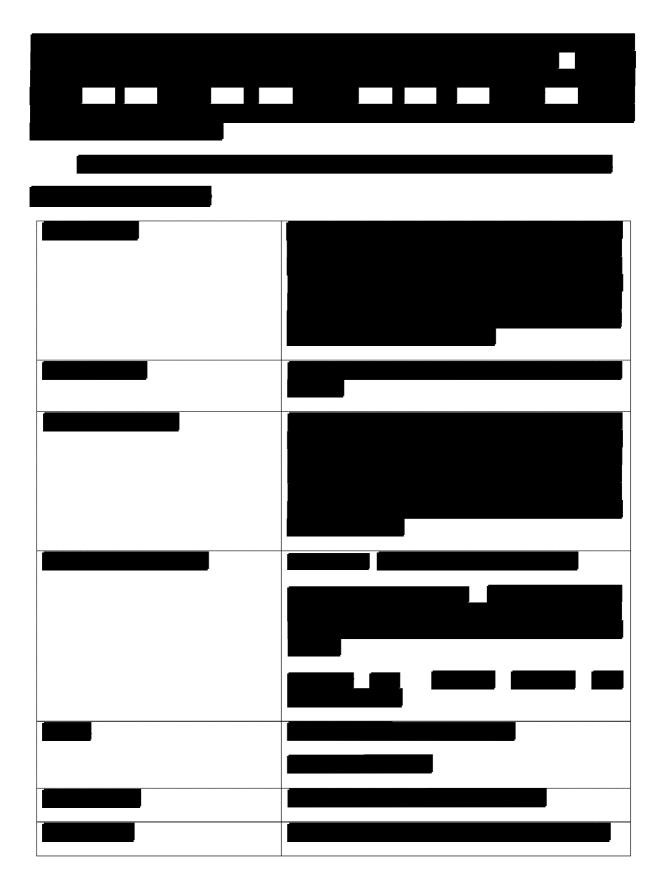
-1-HIGHLY CONFIDENTIAL



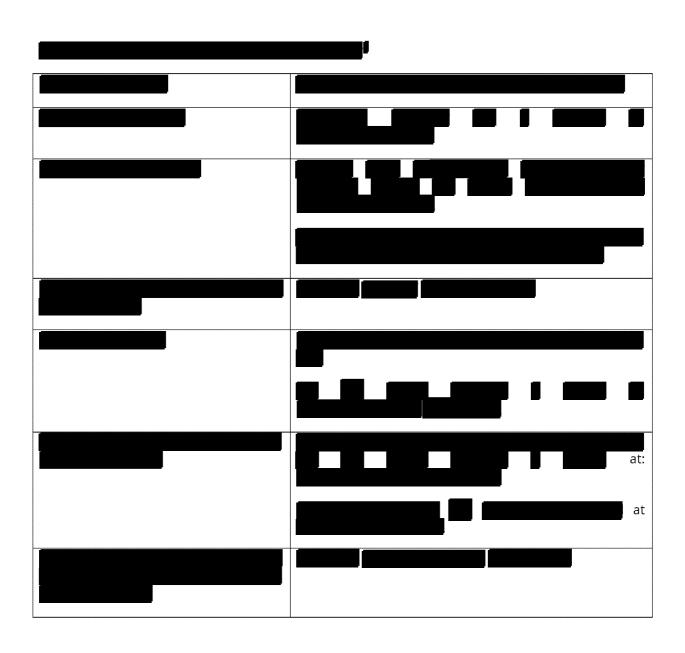
The Company continually reviews the guidance provided by regulators, including the SEC, and has invested in, and received, a legal memorandum from a reputable law firm that supports a finding that XRP is not a security under U.S. law



-2-HIGHLY CONFIDENTIAL

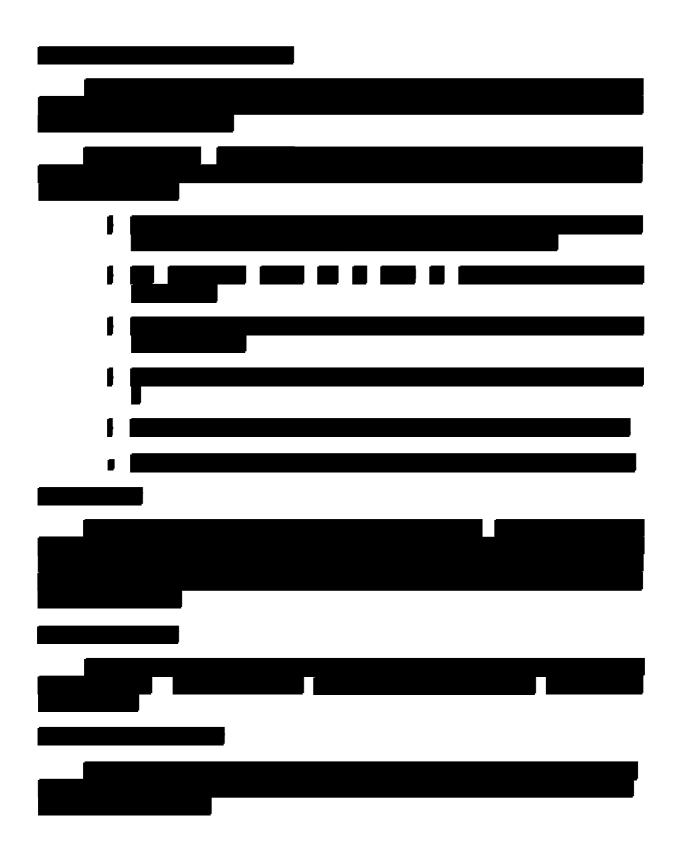


-3-HIGHLY CONFIDENTIAL

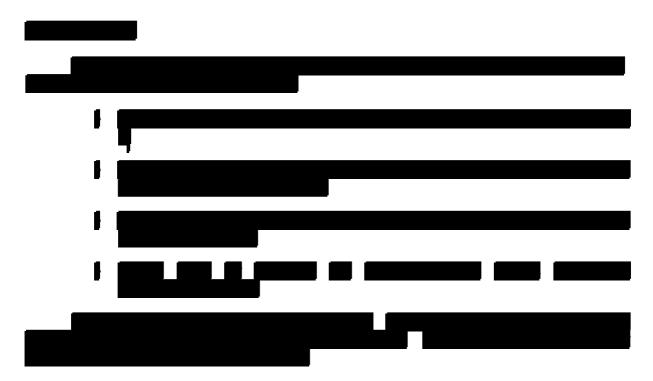


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-4-HIGHLY CONFIDENTIAL



-5-HIGHLY CONFIDENTIAL



Sincerely,

RIPPLE LABS INC.

Ron Will

Chief Financial Officer, Ripple Labs Inc.

-6-HIGHLY CONFIDENTIAL